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APPLICATION NO.	F	ILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/588,453	06/06/2000		Mohammad Husain	56728-P002US-10005779	9205	
29053	7590	03/16/2005		EXAMINER		
DALLAS (OFFICE (OF FULBRIGHT &	LANIER, BENJAMIN E			
2200 ROSS	AVENUE	<u> </u>				
SUITE 2800				ART UNIT	PAPER NUMBER	
DALLAS TY 75201-2784				2122		

DATE MAILED: 03/16/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Advisory Action

Application No.	Applicant(s)		
09/588,453	HUSAIN ET AL.		
Examiner	Art Unit		
Benjamin E Lanier	2132		

D. Com Alex Filling of the Asset I D. C.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
Before the Filing of an Appeal Brief	Examiner	Art Unit						
	Benjamin E Lanier	2132						
The MAILING DATE of this communication appe	ars on the cover sheet with the c	orrespondence add	ress					
THE REPLY FILED <u>07 March 2005</u> FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.								
. The reply was filed after a final rejection, but prior to filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:								
 a) The period for reply expires months from the mailing date of the final rejection. b) X The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no 								
event, however, will the statutory period for reply expire later the Examiner Note: If box 1 is checked, check either box (a) or (b). MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f)	an SIX MONTHS from the mailing date o ONLY CHECK BOX (b) WHEN THE FI	f the final rejection.						
Extensions of time may be obtained under 37 CFR 1.136(a). The date on been filed is the date for purposes of determining the period of extension a CFR 1.17(a) is calculated from: (1) the expiration date of the shortened stabove, if checked. Any reply received by the Office later than three month earned patent term adjustment. See 37 CFR 1.704(b). NOTICE OF APPEAL	and the corresponding amount of the fee. atutory period for reply originally set in the	The appropriate extension final Office action; or (2)	n fee under 37 as set forth in (b)					
2. The reply was filed after the date of filing a Notice of App was filed on A brief in compliance with 37 CFR 4 Appeal (37 CFR 41.37(a)), or any extension thereof (37 CAPPEAR APPEAR APPEA	1.37 must be filed within two mont CFR 41.37(e)), to avoid dismissal of time period set forth in 37 CFR 41.	hs of the date of filing of the appeal. Since a 37(a).	the Notice of Notice of					
 The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will <u>not</u> be entered because (a) They raise new issues that would require further consideration and/or search (see NOTE below); (b) They raise the issue of new matter (see NOTE below); (c) They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or (d) They present additional claims without canceling a corresponding number of finally rejected claims. NOTE: (See 37 CFR 1.116 and 41.33(a)). 								
 The amendments are not in compliance with 37 CFR 1. Applicant's reply has overcome the following rejection(s 	21. See attached Notice of Non-Co							
 Newly proposed or amended claim(s) would be a the non-allowable claim(s). 	llowable if submitted in a separate	, timely filed amendm	ent canceling					
7. For purposes of appeal, the proposed amendment(s): a) how the new or amended claims would be rejected is pro The status of the claim(s) is (or will be) as follows: Claim(s) allowed: Claim(s) objected to: Claim(s) rejected: Claim(s) withdrawn from consideration:		rill be entered and an	explanation of					
AFFIDAVIT OR OTHER EVIDENCE								
 The affidavit or other evidence filed after a final action, because applicant failed to provide a showing of good an and was not earlier presented. See 37 CFR 1.116(e). 	ut before or on the date of filing a N d sufficient reasons why the affida	Notice of Appeal will <u>r</u> vit or other evidence i	ot be entered s necessary					
9. The affidavit or other evidence filed after the date of filing entered because the affidavit or other evidence failed to of showing a good and sufficient reasons why it is necessar	overcome <u>all</u> rejections under appe ry and was not earlier presented. S	al and/or appellant fa See 37 CFR 41.33(d)(ils to provide a 1).					
10. The affidavit or other evidence is entered. An explanation	n of the status of the claims after e	entry is below or attac	hed.					
REQUEST FOR RECONSIDERATION/OTHER 11. The request for reconsideration has been considered bu	it does NOT place the application i	n condition for allowa	nce because:					
See Continuation Sheet. 12. Note the attached Information Disclosure Statement(s). (PTO/SB/08 or PTO-1449) Paper No(s).								
3. Other:								
•	GILBERTO SUPERVISORY DA	BARRON JK						

SUPERVISURY PATENT EXAMINER TECHNOLOGY CENTER 2100

Continuation of 11. does NOT place the application in condition for allowance because: Applicant's argument that non of the information types of Maes is used to obtain other information is not persuasive because as previously stated Maes discloses a portable transaction system wherein a user is enrolled with a service provider and the user's information and credit card or ATM card information is stored on a central server of the service provider (Col. 6, line 59 - Col. 7, line 1). The credit card or ATM card number, which corresponds to a user account number, would meet the limitation of the captured information. When the user swips or uses this card for a purchase, the credit card number/account number is captured and the user is requested to provide password/PIN/biometric type information (Col. 3, line 37 - Col. 4, line 11), which would be the verifying information. This would meet the claim limitation of utilizing said captured information to receive verifying information about said subscriber because the credit card or ATM card must be used before this information is entered. This is the standard practice for such transactions. Further the previously stored information that was stored when the subsriber enrolled would meet the limitation of initial information because it is used to verify the password/PIN/biometric type information (Col. 3, line 37 - Col. 4, line 11)

Further, the biometric type of information would be considered information that would verify the identity of the subscriber, because that is the very nature of biometric information..